

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

DAWN C DENNARD

Debtor(s)

Case No. 15-16792

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/12/2015.
- 2) The plan was confirmed on 07/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/14/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 03/24/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,704.58
Less amount refunded to debtor	\$1,446.93

NET RECEIPTS: **\$7,257.65**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$296.81
Other	\$35.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,331.81**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFS ACCEPTANCE LLC	Unsecured	11,540.00	5,850.64	5,850.64	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	510.00	510.00	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	318.16	318.16	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	3,942.66	3,942.66	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	410.00	410.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,000.00	3,073.49	3,073.49	0.00	0.00
COMMONWEALTH EDISON	Unsecured	500.00	1,484.04	1,484.04	0.00	0.00
COMMONWEALTH EDISON	Unsecured	NA	1,484.04	0.00	0.00	0.00
DIRECTV LLC	Unsecured	NA	753.50	753.50	0.00	0.00
Eastern Account System	Unsecured	340.00	NA	NA	0.00	0.00
Eastern Account System	Unsecured	243.00	NA	NA	0.00	0.00
Firstsource Advantage	Unsecured	306.00	NA	NA	0.00	0.00
GATEWAY FINANCIAL	Unsecured	NA	15,851.05	15,851.05	0.00	0.00
GLOBAL NETWORK	Unsecured	1,444.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	1,530.30	400.70	400.70	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	NA	1,403.97	1,403.97	31.34	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	10,841.11	10,841.11	241.99	0.00
INTERNAL REVENUE SERVICE	Unsecured	6,000.00	6,242.38	6,242.38	0.00	0.00
LJ Ross Associates	Unsecured	469.30	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	328.50	328.50	0.00	0.00
NORTHWEST COLLECTORS	Unsecured	110.53	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,175.00	1,675.06	1,675.06	0.00	0.00
PRESTIGE FINANCIAL SERVICES	Secured	11,050.00	16,821.70	16,821.70	2,077.53	574.98
PRESTIGE FINANCIAL SERVICES	Unsecured	5,409.00	0.00	0.00	0.00	0.00
Receivable Solutions Specialists	Unsecured	138.00	NA	NA	0.00	0.00
SIR FINANCE	Unsecured	1,000.00	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	232.86	232.86	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	1,368.00	1,688.53	1,688.53	0.00	0.00
VALUE AUTO MART	Unsecured	8,826.00	6,820.63	6,820.63	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$16,821.70	\$2,077.53	\$574.98
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$16,821.70	\$2,077.53	\$574.98
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$12,245.08	\$273.33	\$0.00
TOTAL PRIORITY:	\$12,245.08	\$273.33	\$0.00
GENERAL UNSECURED PAYMENTS:	\$49,582.20	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,331.81</u>
Disbursements to Creditors	<u>\$2,925.84</u>
TOTAL DISBURSEMENTS :	<u>\$7,257.65</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/03/2016

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.